April 14, 2004

Federal Trade Commission
CAN-SPAM Act
Post Office Box 1030
Merrifield, VA
22116-1030

Re: CAN-SPAM Act Rulemaking, Project No. R411008

Dear Commissioners,

I hate SPAM. As such, I applaud your efforts to curb the problem of unsolicited bulk e-mail, and the implementation of the CAN-SPAM Act. However, I am very concerned about the proposed requirement for merchants such as myself to maintain "suppression lists".

After carefully reviewing the proposal, I feel that there are so many problems and costs associated with this idea, and more importantly – so much damage that will be done to consumers and businesses alike, that I feel I must urge you to really consider this matter more carefully.

I provide products and services to consumers and businesses in the area of mortgage lending and sales and marketing training. Requirement of the use of suppression lists will seriously damage the availability of many of our informational publications to our customers, as well as many other legitimate publications available on the Internet. I currently maintain specific "opt-in" lists, with all the required features, but I am concerned about adding an additional permission requirement prior to adding them to any similar affiliated list. They already have the option of "opting - out" of all lists, but most consumers find it valuable to receive other complimentary information or newsletters that are consistent with their original request.

There's also the potential for significant harm to consumers, because of the problem of properly knowing their intent when they unsubscribe from a list. A larger concern however, is that these suppression lists could very easily fall into the hands of spammers, leading to <u>more</u> spam instead of less! That would be devastating for everyone!

Based upon these problems, I would respectfully request that you reconsider your approach to these issues, as there are other solutions which provide better security and protection for businesses and consumers alike.

Respectfully submitted,

Chip Cummings

Northwind Financial Corporation